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STORMSMART ORANGE BEACH

By; Landon K. Smith, CBO, CFM

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Dear Orange Beach Resident:

As we begin another Hurricane Season we should all be aware and prepared for the risks associated with our location along the beautiful shores of Orange Beach, Alabama.

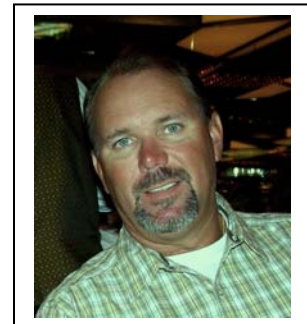
As a participating member of the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) the City of Orange Beach, Alabama has developed a sustainable integrated flood management and emergency response system throughout our community that improves public safety, protects and enhances environmental and cultural resources, supports economic growth by reducing the probability of flooding due to coastal storms and promotes the beneficial floodplain processes, thereby decreasing the damages caused by flooding.

The City of Orange Beach is dedicated to reducing the risk to life and property by effectively administering Floodplain Regulations. It is important that our citizens are aware of not only the risks of residing in a flood hazard area, but are also aware that education, prevention and mitigation are steps that you can take in advance of an event. The City of Orange Beach recognizes that our entire community is susceptible to flooding, not just those structures located within the flood hazard areas. The following information is provided to residents in an effort to raise awareness of the risks and actions that you should take before and after a flood event has occurred. The City maintains Elevation Certificate information on all development within the Special Flood Hazard Area and that information is available at the office of the Floodplain Administrator. If you should need any assistance or additional information about flood protection or post-storm procedures, contact me at the Community Development Department. As your floodplain administrator and CRS program coordinator, I am committed to provide assistance with flood mitigation for your property. Orange Beach currently has a Floodplain Management Committee made up of concerned citizens as well as local and state agency professionals with a plan in place to reduce the chance and consequences of flooding, prepare for assessments after a flood and to educate our citizens about what to do if you are affected.

I hope you find the following information beneficial.

For the City of Orange Beach:

Landon K. (Lannie) Smith
BUILDING OFFICIAL / FLOODPLAIN ADMINISTRATOR
lsmith@cityoforangebeach.com



COMMUNITY DEVELOPMENT BUILDING DEPARTMENT
P.O. BOX 2432, 4101 ORANGE BEACH BLVD.
ORANGE BEACH, ALABAMA 36561
PHONE: 251.981.2610 FAX: 251.981.3725



June 1st Marks The Beginning of Hurricane Season

FEMA wants residents living in hurricane prone areas to get serious and be prepared now. The agency cited the National Oceanic and Atmospheric Administration's May 22 prediction that projected climate conditions point to a near normal or above normal hurricane season in the Atlantic Basin this year. The first named storm of the season, Tropical Storm Arthur, developed on Friday, May 30th and moved slowly across the Yucatan. The City of Orange Beach is reminding people that preparing for hurricanes is a shared responsibility.

Are you Ready?

Your family may not be together when disaster strikes, so plan how you will contact one another. Think about how you will communicate in different situations.

Complete a contact card for each family member. Have family members keep these cards handy in a wallet, purse, backpack, etc. You may want to send one to school with each child to keep on file. Pick a friend or relative who lives out-of-state for household members to notify they are safe.

It is important for our residents to be prepared for their personal safety and survival in case a hurricane threatens our community. To assist in these efforts, FEMA, along with the National Oceanic and Atmospheric Administration, is helping to raise awareness of steps that can be taken to help protect citizens, their communities and property. President Bush declared May 25-31 "National Hurricane Preparedness Week." Are You Prepared?

Protect Your Family

You can begin this process by gathering family members and making sure each person is well-informed about potential hazards and community plans. Discuss with them what you would do if family members are not home when a warning is issued and the dangers associated with flooding.

Protect Your Property or Business

Contact the Orange Beach Community Development Department and schedule a meeting with a Building Code professional to discuss steps that you can take to help make your property better resist the forces of a hurricane or flood event.

What is The Local Flood Hazard?

Due to our location on the northern gulf coast we are put at risk from coastal storms, not only when hurricane season arrives, but our subtropical climate often brings heavy rainfall events with the potential to cause flash flooding to low-lying areas. As a coastal community, the city's position on the shoreline places its citizens and the built environment at risk from flooding as a result of storm surge not only from the Gulf of Mexico but also from tidally influenced wetlands, bays and watersheds. If you live in a Special Flood Hazard Area (SFHA) and are subject to coastal flooding within the city limits of Orange Beach or are in close proximity to a waterway, the following information and suggested activities are important to you. Be aware of your risks and be prepared.

Natural and Beneficial Functions of Flood Plains

The City of Orange Beach is a beautiful place to live. Our coastal location is home to many diverse environments. Our floodplains are largely made up of wetlands that provide improved water quality by filtering nutrients and impurities from runoff and processing organic waste. Floodplains provide open space and aesthetic pleasure in addition to waterfowl habitat and breeding grounds for fish and other wildlife native to the Gulf Coast. The floodplains are an important asset that we must protect from overdevelopment. The City of Orange Beach monitors proposed development and ensures that no adverse impact occurs as a result of development. The Community Development Department, Coastal Resources Division and Engineering Department all closely review proposed developments to assess their affect on our coastal environments.

Flood Insurance Program History

The City of Orange Beach adopted our first Flood Damage Prevention Ordinance in 1984, when the City was incorporated. Its purpose is to promote the public health, safety and general welfare of the community and to minimize public and private losses due to flood conditions in specific areas. This ordinance has been updated and refined many times as a result of new and better information on flooding characteristics. A new coastal flood study and map modernization effort is scheduled for 2009. The current ordinance can be found on the city's web site at www.cityoforangebeach.com or at the city's public library. In addition to the Flood Damage Prevention Ordinance, other local regulations that govern development within the floodplains including the Subdivision Regulations, Stormwater Management Ordinance, Coastal Construction Ordinance and the City's International Building Codes Adopting Ordinance can also be found at the city's web site and public library.

Flood Insurance

Remember that flood insurance is not included in a standard business or homeowner policy.

You can protect your business, home and their contents through the National Flood Insurance Program. Coverage for both structure and contents should be acquired because often from a flood event there can be more damage to the contents than the structure. Renters can buy contents coverage even if the owner does not insure the structure. There is a 30 day waiting period before the policy becomes effective.

Flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure located in a flood hazard area. This financing includes federal grants, FHA and VA loans, and most conventional mortgage loans.

The City of Orange Beach is a participant in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Flood insurance premiums are discounted to reflect the reduced flood risk resulting from community actions. The City of Orange Beach now has a class rating of 7, meaning that property owners within the City of Orange Beach are entitled to a flood insurance discount of approximately 15% overall on all flood insurance policies.

Please check your flood insurance policy to be sure you are getting the correct **Community Rating System (CRS) Premium Reduction Credit**. If not, contact your insurance agent immediately. Though a credit has been available to the residents of the City of Orange Beach since its incorporation in 1984, the discount credit has recently increased. This increase in savings is a tangible result of the flood mitigation activities implemented by our City to protect lives and reduce property damage. On November 14, 2007 Mayor Pete Blalock was notified by FEMA that the City of Orange Beach was upgraded to a class 7 CRS Community effective for NFIP policies issued or renewed on or after October 1, 2007. This classification equates to the total discount on your flood policy of 15%; make sure your policy reflects the correct discount.

Flood Insurance Rate Maps (FIRM)

Since 1984, new homes and businesses located in floodplains have been reviewed for compliance with the City of Orange Beach Flood Damage Prevention Ordinance. In order for a community to offer flood insurance through the NFIP, the local government is required to enforce certain minimum regulations on development in the floodplain. This management of the floodplain is done to ensure that flooding problems do not increase as a result of development and to work towards the reduction of the risk of flooding. This program is implemented by the City of Orange Beach Community Development Department. Special Flood Hazard Area (SFHA) determinations can be obtained for specific properties by the Community Development Department at your request. Also, floodplain maps are available for viewing at the City of Orange Beach web site; www.cityoforangebeach.com: 1) Select- Community Development 2) Select- GIS- Portal 3) Property Search -Owner / Parcel / Pin Number 4) Select - Correct Property 5) Select- Maps 6) Select- Property Analysis Tools 7) Select- Map Tools 8) Select- Floodplain.

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Flood Safety

- Review your insurance policies and coverage with your local agent.
- Be certain that you are properly covered and your coverage includes protection against flood and wind.
- Inventory all personal property. Prepare a list, including item descriptions and photos of articles of personal value. Store documents and important papers in waterproof containers or secure them in a safety deposit box.
- Familiarize yourself with local broadcast stations 105.7 F.M. WCSN for forecasts and emergency instructions. Be knowledgeable of the evacuation route and shelters available to you and have plans for all family members as to how to evacuate and where to meet if split up in an emergency. Emergency information can be received by calling the Baldwin County Severe Weather Bulletin Board @ 251-947-1150 or Orange Beach informational line @ 251-980-4636. Be prepared to perform simple first aid techniques and have adequate first aid supplies available.
- Be sure that your preparation includes: non-preparatory / non-perishable food, personal medication, battery operated lights and radios, battery supplies, sanitary supplies, fresh bottled drinking water, sleeping bags or blankets and proper clothing.
- Keep your car serviced with a full tank of gas. If packing supplies for travel, be sure to include a map.
- Make arrangement for pets.
- Evacuate when told to do so.
- If evacuation becomes necessary, be sure that all utility services to your home, business and/or boat are turned off at the main disconnect.
- Avoid all flooded areas; do not try to drive or walk through flooded roads or paths. If your car becomes stalled in a flooded area, abandon the vehicle and seek high ground immediately. Remember that as little as six inches of water can knock you off your feet.
- If evacuating to a shelter facility, be sure to take along your own supplies and important documents. Be willing to assist shelter workers as needed. Do your part to maintain the cleanliness and sanitation of the facility. Remember that during a hurricane there will be a great deal of problems that emergency personnel will be faced with. Remaining calm and compliant is essential in emergency situations.
- Return to your home only when you have received official notification that your evacuation zone has been cleared for re-entry.
- Until local officials proclaim your water to be safe, use bottled water or boil water for drinking and food preparation for five minutes prior to using.
- Do not turn on your electricity until cleared by the Orange Beach Building Department or Baldwin EMC.

Flood Warning Program

In the event that an evacuation is ordered or if flooding is imminent, the City will advise you through local media and our reverse 911 system that will call your home with recorded details and evacuation information. Please heed all evacuation notices and proceed to a safe location. You may then monitor the local stations or call the INFO line at 251/ 981-INFO to learn when your zone is open and you can safely return home. The city has a disaster plan for information technologies and our webpage has proven in past storms to remain up and running. The www.cityoforangebeach.com webpage servers are off-site in a secure facility located in Andover, Ma., well away from the threat of hurricanes. This separate housing location allows the City to maintain current information and communication with our citizens and has proven to be efficient with a 99.5% uptime.

Property Protection Measures

For those homes and businesses built before floodplain regulations were in effect, there are several methods available to reduce the risk of flooding. It is recommended that you consider retrofitting and/or undertaking property protection measures to protect your building, family and yourself. Recognizable approaches to retrofitting may be the following:

- Elevation of the structure above flood protection levels, per the Flood Damage Prevention Ordinance.
- Relocation of building.
- Demolition of building.
- Flood proofing the building with water tight floors and wall systems, for non-residential buildings.

Even if insurance covers a loss, the disruption and loss of irreplaceable items can be devastating. Several informative brochures may be checked out at the local library and copies can be obtained free from FEMA. You may consider flood proofing and/or raising your building to a minimum of 2 feet above base flood levels if your property is located in an A-Zone or a minimum of 3 feet above base flood levels if located in a V-Zone. Also, ask your plumber about a valve to prevent sewer back-up. These measures are often called retrofitting. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. Remember that drainage ditches perform much better when kept clear of brush and debris.

Before a disaster, the Pre-Disaster Mitigation-Competitive (PDM-C) and the Flood Mitigation Assistance (FMA) mitigation grant programs may assist in funds to elevate a structure or participate in other projects that help a community become flood-resistant and increase compliance with the local floodplain ordinance. Following a disaster, programs that can help to fund recovery include: Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Small Business Administration (SBA) loans, Community Development Block Grants (CDBG) and (most common) Increased Cost of Compliance (ICC) coverage.

Drainage Maintenance

It is illegal in the City of Orange Beach to dump any type of debris into a canal or drainage ditch. This debris can become entangled in culverts and shallow ditches and canals causing the flow of water to back up. Citizens should be aware of the condition of ditches and drainage structures in and around their property. All ditches and canals should remain free of debris, foliage and vegetation that would impede the flow of water. The city has a maintenance and inspection program, however if you observe debris being dumped or merely a ditch needing maintenance, please report it to the City of Orange Beach Public Works Department @ 251-974-5681.

Floodplain Development and Permitting

All development in the City of Orange Beach must be reviewed and permitted through the Community Development office. The Zoning Ordinance, Subdivision Regulations, Flood Damage Prevention Ordinance and the International Building Codes have special provisions regulating development within the floodplain. Without proper enforcement of these regulations, flood insurance through the NFIP would not be available. If you have any questions about the requirements of a specific development or a home improvement project, it is always best to call in advance to see what regulations may apply. Before beginning construction, it is required that you apply for a permit at the Community Development Department located at 4101 Orange Beach Blvd., 251-981-2610. During the review of your new construction, our staff will assist you to assure that your investment is built to the required design standards and complies with local and Federal floodplain policies. This information could save you time and money. Any development in the floodplain without a permit is illegal; such activity should be reported to the Community Development Department at (251) 981-2610.

In the event that your home or business is damaged by a storm, a permit is required in order to make repairs. Emergency repairs are allowed under certain guidelines, however the Community Development Department will be open following the storm event to assist you in your home repair options and to assess the amount of damage for reporting purposes. It is to your advantage to have the damage documented and accounted for by the local officials prior to beginning any permanent repairs. The damage assessment team will determine whether buildings on your property were substantially damaged as defined later in this article. This damage assessment is vital to the provisions of the NFIP and no permanent repairs should begin prior to this assessment.

Contact our plans review staff with any question regarding this information @ 251-981-9568.

Substantial Improvement

The National Flood Insurance Program (NFIP) requires that any reconstruction, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, must conform or meet the same construction requirements as a new building and meet the requirements of the Flood Damage Prevention Ordinance.

Substantial Damage

Substantial damage means damage of any origin sustained by a building or structure when the cost of resorting the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.